

Remarks

The title and the Abstract have been amended so that they more closely track the subject matter of the claims.

Claims 15-44 are pending in the present application and are rejected.

Claims 15-44 have been cancelled without prejudice and Claims 45-77 have been added to overcome the outstanding technical objections of 35 U.S.C. § 112.

1. Claim Rejections Under 35 U.S.C. § 112

Claims 18-19, 29-31, and 34-36 are rejected under 35 U.S.C. § 112 as failing to comply with the written description requirement. As noted above, Claims 15-44 have been cancelled. The terms “embossing” and “indicia” were objected to as unsupported by the specification. The use of the term “electronic purchase card” was confusing and did not clearly define a “virtual card”. Accordingly, a new set of claims is presented which address these issues and specifically state that no physical card is issued by the purchase intermediary.

Applicant respectfully requests reconsideration and withdrawal of the 35 U.S.C. § 112 rejection to claims 18-19, 29-31, and 34-36.

2. Claim Rejections Under 35 U.S.C. § 102

Claims 15-20, 22-29, 32-37, and 39-43 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,473,500 BT to Risafi et al..

Risafi discloses a method for using a prepaid card, in which a physical card must be purchased and subsequently activated by the purchaser. Contrary to Risafi, the present invention enables a person to activate a prepaid account, which has no physical prepaid card. The prepaid account of the present invention provides convenience in that a person can activate

the account over the internet, rather than by traveling to a retail store and purchasing a physical card. The prepaid account further provides non-personalized intermediary account information that allows the person to maintain anonymity from a retailer while transacting a purchase. Risafi makes no mention of the aforementioned limitations included in the new claims of the present invention.

Accordingly, the Applicant respectfully requests reconsideration and withdrawal of the 35 U.S.C. § 102(e) rejection to Claims 15-20, 22-29, 32-37, and 39-43.

3. Claim Rejections Under 35 U.S.C. § 103

Claims 21, 30-31, 38, and 44 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Risafi, and further in view of Official Notice.

As described above, the Risafi reference does not disclose all of the claimed limitations. Combining the Risafi reference with Official Notice still fails to teach or suggest all of the elements recited in the Applicant's claims.

Accordingly, the Applicant respectfully requests reconsideration and withdrawal of the 35 U.S.C. § 103(a) rejection to Claims 21, 30-31, 38, and 44.

Conclusion

Applicants have made a genuine effort to respond to each of the Examiner's rejections in advancing the prosecution of this case. Applicants believe that all formal and substantive requirements for patentability have been met and that this case is in condition for allowance, which action is respectfully requested. If a telephone or video conference would help expedite allowance or resolve any additional questions, such a conference is invited at the Examiner's convenience.

The fee in the amount of \$60.00 to cover the Petition fee is being electronically filed herewith. Please charge any fees or credit any overpayments as a result of the filing of this paper to our Deposit Account No. 02-3978.

Respectfully submitted,
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